

UNITED STATES BANKRUPTCY COURT
District of Maine
Case No. 09-21988
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amy M. Bray
24 Franklin St.
Saco, ME 04072

Social Security No.:
xxx-xx-4805

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/30/10

James B. Haines Jr.
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases files on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0100-2
Case: 09-21988

User: admin
Form ID: B18

Page 1 of 1
Total Noticed: 20

Date Rcvd: Mar 30, 2010

The following entities were noticed by first class mail on Apr 01, 2010.

db +Amy M. Bray, 24 Franklin St., Saco, ME 04072-2505
smg State of Maine, Bureau of Revenue Services, Bankruptcy Unit, P.O. Box 9101,
Augusta, ME 04333-9113
1556513 +ACS/Fleet SVCS Corp NA, 501 Bleecker Street, Utica, NY 13501-2401
1556516 Citibank, P. O. Box 6500, Sioux Falls, SD 57117-6500
1556517 +Continental Central Credit, Inc., 5611 Palmer Way Ste G, Carlsbad, CA 92010-7253
1556518 +Creditor's Exchange, 80 Holtz Drive, Buffalo, NY 14225-1470
1556522 +International Collection Agency, LL, P.O. Box 692715, Orlando, FL 32869-2715
1556528 NorDx, 100 U.S. Route One, Scarborough, ME 04074
1556523 +Northland Group, P.O. Box 390846, Edina, MN 55439-0846
1556525 +Steele Hill West, 516 Steele Hill Road, Sanbornton, NH 03269-2605
1556526 +The Thomas Agency, P.O. Box 6759, Portland, ME 04103-6759
1556527 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, P. O. Box 6352, Fargo, ND 58125-6352)
1556529 +Westgate Resorts, 2801 Old Winter Garden Rd., Ocoee, FL 34761-2965

The following entities were noticed by electronic transmission on Mar 30, 2010.

1556514 EDI: BANKAMER.COM Mar 30 2010 16:33:00 Bank of America, P.O. Box 15026,
Wilmington, DE 19850-5026
1556515 EDI: CHASE.COM Mar 30 2010 16:33:00 Chase Card Services, P.O. Box 15299,
Wilmington, DE 19850-5299
1556516 EDI: CITICORP.COM Mar 30 2010 16:33:00 Citibank, P. O. Box 6500,
Sioux Falls, SD 57117-6500
1556519 EDI: DISCOVER.COM Mar 30 2010 16:33:00 Discover Financial Services, P.O. Box 3025,
New Albany, OH 43054-3025
1556521 EDI: BANKAMER.COM Mar 30 2010 16:33:00 FIA Card Services, P. O. Box 15026,
Wilmington, DE 19850-5026
1559273 EDI: RMSC.COM Mar 30 2010 16:33:00 GE Money Bank, c/o Recovery Management Systems Corp.,
Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
1559213 EDI: RECOVERYCORP.COM Mar 30 2010 16:33:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
1556524 E-mail/Text: pas.jmd@smmc.org Southern Maine Medical Center,
P.O. Box 626, Biddeford, ME 04005-0626
1556527 EDI: USBANKARS.COM Mar 30 2010 16:33:00 US Bank, P. O. Box 6352, Fargo, ND 58125-6352
TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

1556520* Chase Card Services, P.O. Box 15299, Wilmington, DE 19850-5299
1556530* +Westgate Resorts, 2801 Old Winter Garden Road, Ocoee, FL 34761-2965

TOTALS: 0, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2010

Signature:

